

<b>Information to identify the case:</b>	
Debtor 1	Idelmer Ramirez Jr. First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Shannon A. Ramirez First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-20232-MBK	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Idelmer Ramirez Jr.

Shannon A. Ramirez

9/21/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Idelmer Ramirez, Jr.  
Shannon A. Ramirez  
Debtors

Case No. 17-20232-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Sep 21, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Idelmer Ramirez, Jr., Shannon A. Ramirez, 130 Alden Avenue, Roebling, NJ 08554-1105
516833256	++ CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2222 address filed with court:, Citifinancial Servicing LLC, 300 St. Paul Place, Baltimore, MD 21202
516833255	+ CareCentrix, PO Box 277947, Atlanta, GA 30384-7947
516833257	+ Columbus Central Veterinary Hospital, P.O. Box 220, Columbus, NJ 08022-0220
516833260	+ Firstsource Advantage, LLC, C/o RJM Acquisitions LLC, PO Box 628, Buffalo, NY 14228
516833265	+ Powers Kirn, LLC, 728 Marne Highway, Suite 200, P.O. Box 848, Moorestown, NJ 08057-0848
516833267	+ Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207
516833268	+ Township of Florence Water & Sewer Dept., 711 Broad Street, Florence, NJ 08518-2310

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 21 2022 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 21 2022 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516833254	EDI: CAPITALONE.COM	Sep 22 2022 00:18:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
516833258	+ Email/Text: bankruptcy@consumerportfolio.com	Sep 21 2022 20:25:00	Consumer Portfolio Services, Inc., P.O. Box 57071, Irvine, CA 92619-7071
516833259	+ EDI: CCS.COM	Sep 22 2022 00:18:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
516833261	Email/Text: Banko@frontlineas.com	Sep 21 2022 20:26:00	Frontline asset Strategies, 1935 West County Rd, Suite 425, Roseville, MN 55113-2797
516833262	+ Email/Text: gmpmapc@yahoo.com	Sep 21 2022 20:25:00	Greater Mercer Pulmonary & Medical Assoc, 445 Whitehorse Avenue, Trenton, NJ 08610-1408
516833263	Email/PDF: resurgentbknotifications@resurgent.com	Sep 21 2022 20:26:53	LVNV Funding, LLC its successors and, assigns as assignee of CVI Loan GT Trust, I Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
519279166	+ EDI: AISMIDFIRST	Sep 22 2022 00:18:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519279165	+ EDI: AISMIDFIRST	Sep 22 2022 00:18:00	MidFirst Bank, Bankruptcy Department, 999 NW

District/off: 0312-3

User: admin

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Grand Boulevard, #110, Oklahoma City, OK  
73118-6051

517107072	EDI: PRA.COM	Sep 22 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
517105754	EDI: PRA.COM	Sep 22 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516833266	^ MEBN	Sep 21 2022 20:21:21	PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444
516892488	+ Email/Text: bankruptcy@pseg.com	Sep 21 2022 20:24:00	PSE&G, POB 490, Cranford, NJ 07016-0490
516833264	+ Email/Text: fggbanko@fgny.com	Sep 21 2022 20:25:00	Portfolio Recovery Associates, LLC A/P/O, HSBC, C/O Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516836707	+ EDI: RMSC.COM	Sep 22 2022 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516833269	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Sep 21 2022 20:26:56	US Dept of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
516833270	EDI: VERIZONCOMB.COM	Sep 22 2022 00:18:00	Verizon, P.O. Box 25505, Lehigh Valley, PA 18002-5505
516988252	+ EDI: WFHOME	Sep 22 2022 00:18:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516833271	+ EDI: WFHOME	Sep 22 2022 00:18:00	Wells Fargo Home Mortgage, MAC#N9286-01Y, 1000 Blue Gention Road, Eagan, MN 55121-4400

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517029125	*	LVNV Funding, LLC its successors and assigns as, assignee of CVI Loan GT Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 23, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2022 at the address(es) listed below:

Name

Email Address

District/off: 0312-3

User: admin

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Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor MidFirst Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Kevin C. Fayette

on behalf of Debtor Idelmer Ramirez Jr. kfayette@kevinfayette.com

Kevin C. Fayette

on behalf of Joint Debtor Shannon A. Ramirez kfayette@kevinfayette.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 8